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REMARKS

In response to the Final Office Action mailed May 23, 2007 (hereinafter "Final Action") and the "Notice of Panel Decision from Pre-Appeal Brief Review" mailed December 5, 2007, claims 10 and 24 have been cancelled without prejudice or disclaimer, and claims 1, 3-4, 11, 14-15, 17-18, 25, 28-29, and 39 have been amended. No claims have been newly added. Claims 42-59 are withdrawn from consideration. Therefore, claims 1, 3-9, 11-15, 17-23, 25-29, 31-37, and 39-41 are pending. Support for the instant amendments is provided throughout the as-filed Specification. Thus, no new matter has been added. In view of the foregoing amendments and following comments, allowance of all the claims pending in the application is respectfully requested.

REJECTIONS UNDER 35 U.S.C. § 103

Claims 1, 3-15, 17-29, and 31-41 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over U.S. Patent No. 6,061,660 to Eggleston *et al.* ("Eggleston") in view of U.S. Patent No. 4,968,873 to Dethloff *et al.* ("Dethloff") [Final Action, pg. 4]. Applicants disagree with the propriety of the rejection. However, solely in an effort to expedite prosecution, and in no way acquiescing to the propriety of the rejection, one or more claims have been amended to clarify aspects of the invention.

In particular, independent claim 1 recites, *inter alia*, the features of:

decrementing, by the intermediary, an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant,

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and incrementing, by the intermediary, an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant, wherein the second currency is recognized by the second participant;

Independent claims 15 and 29 include similar recitations. By contrast, neither Eggleston nor Dethloff, either alone or in combination, disclose, teach, or suggest at least the foregoing claim features. Accordingly, the rejection of independent claims 1, 15, and 29 under 35 U.S.C. § 103(a) is improper and should be withdrawn.

Dependent claims 3-9, 11-14, 17-23, 25-28, 31-37, and 39-41 are allowable because they each ultimately depend from an allowable independent claim, as well as for the further features they recite.

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CONCLUSION

Having addressed each of the foregoing rejections, it is respectfully submitted that a full and complete response has been made to the outstanding Office Action and, as such, the application is in condition for allowance. Notice to that effect is respectfully requested.

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

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Respectfully submitted,

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